## Case 22-11141-elf Doc 18 Filed 06/03/22 Entered 06/04/22 00:34:37 Desc Imaged Certificate of Notice Page 1 of 5

United States Bankruptcy Court Eastern District of Pennsylvania

In re: Case No. 22-11141-elf Wanda Henry Chapter 13

Debtor

### **CERTIFICATE OF NOTICE**

District/off: 0313-2 User: admin Page 1 of 3
Date Rcvd: Jun 01, 2022 Form ID: 309I Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

^ Addresses marked '\' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

## Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by

the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was

undeliverable.

#### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 03, 2022:

Recip ID db	Recipient Name and Address + Wanda Henry, 5959 Upland Way, Philadelphia, PA 19131-2233
ust	+ United States Trustee, Office of United States Trustee, Robert N.C. Nix Federal Building, 900 Market Street, Suite 320 Philadelphia, PA 19107-4202
14689551	+ Ascension Capital Group, PO Box 200277, Arlington TX 76006-0277
14689563	First Union National Bank, Trustee for PA Housing Finance Agency, c/o PHFA (Bankruptcy Dept), PO Box 15057, Harrisburg PA 17105-5057
14689564	+ Goldbeck, McCafferty and McKeever, Mellon Center-Suite 500, 701 Market Street, Philadelphia, PA 19106-1538
14689568	+ KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14689569	+ Leon Haller, Esquire, 1719 N. Front Street, Harrisburg, PA 17102-2305
14689570	+ Mabt Totvisa, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
14689573	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946

#### TOTAL: 9

#### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Standard Time.				
Recip ID aty		Notice Type: Email Address Email/Text: mail@cibiklaw.com	Date/Time	Recipient Name and Address
·			Jun 02 2022 00:24:00	MICHAEL A. CIBIK, Cibik Law, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102
tr	+	Email/Text: bncnotice@ph13trustee.com	Jun 02 2022 00:24:00	KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704
smg		Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
14689552	+	EDI: CBS7AVE	Jun 02 2022 04:28:00	Ashro, 1112 7Th Ave, Monroe, WI 53566-1364
14689553		Email/Text: RA-BCSEBKN@state.pa.us	Jun 02 2022 00:24:00	Bureau Of Child Support Enforcement, P. O. box 8018, Harrisburg, PA 17105-8018
14689557		Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphai, PA 19102
14689556		Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14689601		Email/Text: megan.harper@phila.gov	Jun 02 2022 00:24:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14689554	+	EDI: CAPITALONE.COM	Jun 02 2022 04:28:00	Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
14688599	+	Email/Text: bankruptcy@cavps.com	Jun 02 2022 00:24:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich,

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			CT 06831-0405
14689555	Email/Text: ecf@ccpclaw.com		
		Jun 02 2022 00:24:00	Cibik and Cataldo, P.C., 225 S. 15th Street, Suite 1635, Philadelphia, PA 19102, ccpc@ccpclaw.com
14689558	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 02 2022 00:35:56	Credit One Bank Na, PO Box 98873, Las Vegas, NV 89193-8873
14689561	^ MEBN	Jun 02 2022 00:23:30	Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14689562	+ Email/Text: bncnotifications@pheaa.org	Jun 02 2022 00:24:00	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
14689565	EDI: IRS.COM	Jun 02 2022 04:28:00	I.R.S., Special Procedures Branch, Insolvency Unit, P.O. Box 12051, Philadelphia, PA 19105-2051
14689566	+ EDI: IIC9.COM	Jun 02 2022 04:28:00	IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14689567	EDI: JEFFERSONCAP.COM	Jun 02 2022 04:28:00	JEFFERSON CAPITAL SYSTEMS, LLC, POB 23051, COLUMBUS GA 31902-3051
14689577	EDI: JPMORGANCHASE	Jun 02 2022 04:28:00	PROVIDIAN, 4900 JOHNSON DR, PLEASANTON CA 94588
14689571	+ EDI: TCISOLUTIONS.COM	Jun 02 2022 04:28:00	Mid America Bk/total C, 5109 S Broadband Ln, Sioux Falls, SD 57108-2208
14689572	+ EDI: CBS7AVE	Jun 02 2022 04:28:00	Monroe And Main, 1112 Seventh Ave., Monroe, WI 53566-1364
14689575	EDI: PRA.COM	Jun 02 2022 04:28:00	Portfolio Recovery, PO box 41067, Norfolk, VA 23541
14689574	+ Email/Text: blegal@phfa.org	Jun 02 2022 00:24:00	Pa Housing Finance Age, PO Box 8029, Harrisburg, PA 17105-8029
14689141	EDI: PENNDEPTREV	Jun 02 2022 04:28:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14689141	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 02 2022 00:24:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
14689576	+ Email/Text: csidl@sbcglobal.net	Jun 02 2022 00:24:00	Premier Bankcard, P.O. Box 2208, Vacaville, CA 95696-8208
14689579	Email/Text: home.cu-collections.272o24@statefarm.com	Jun 02 2022 00:24:00	State Farm FCU, Attn: Bankruptcy, PO Box 853944, Richardson, TX 75085
14689578	Email/PDF: resurgentbknotifications@resurgent.com	Jun 02 2022 00:36:01	Sherman Acquisitions, PO Box 10584, Greenville, SC 29603-0584
14692710	+ EDI: AIS.COM	Jun 02 2022 04:28:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14689580	Email/Text: DASPUBREC@transunion.com	Jun 02 2022 00:24:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14689581	+ EDI: VERIZONCOMB.COM	Jun 02 2022 04:28:00	Verizon, Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr Ste 500, Weldon Springs, MO 63304-2225
14689582	Email/Text: eforbes@ph13trustee.com	Jun 02 2022 00:24:00	William C. Miller, Esquire, Chapter 13 Trustee, P.O. Box 40119, Philadelphia, PA 19106-0119
14689559	Email/PDF: bncnotices@becket-lee.com	Jun 02 2022 00:35:57	eCAST Settlement Corporation, POB 35480, Newark NJ 07193-5480

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### BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID Bypass Reason Name and Address

\*+ KENNETH E. WEST, Office of the Chapter 13 Standing Truste, 1234 Market Street - Suite 1813, Philadelphia, PA 19107-3704

smg \* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946

14689560 ##+ Equifax, P.O. Box 144717, Orlando, FL 32814-4717

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

#### NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 03, 2022 Signature: /s/Gustava Winters

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 1, 2022 at the address(es) listed below:

Name Email Address

KENNETH E. WEST

 $ecfemails@ph13trustee.com\ philaecf@gmail.com$ 

KENNETH E. WEST

on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com

MICHAEL A. CIBIK

on behalf of Debtor Wanda Henry mail@cibiklaw.com

REBECCA ANN SOLARZ

on behalf of Creditor PENNSYLVANIA HOUSING FINANCE AGENCY bkgroup@kmllawgroup.com

rsolarz@kmllawgroup.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

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Information to identify the case:			
Debtor 1:	Wanda Henry	Social Security number or ITIN: xxx-xx-5859	
	First Name Middle Name Last Name	EIN:	
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN: EIN:	
United States Bank	cruptcy Court: Eastern District of Pennsylvania	Date case filed for chapter: 13 5/2/22	
Case number:	22-11141-elf		

#### Official Form 309I

## **Notice of Chapter 13 Bankruptcy Case**

10/20

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a>).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:	
1.	Debtor's full name	Wanda Henry		
2.	All other names used in the last 8 years	aka Wanda Lewis		
3.	Address	5959 Upland Way Philadelphia, PA 19131		
		MICHAEL A. CIBIK	Contact phone 215–735–1060	
4.	<b>Debtor's attorney</b> Name and address	Cibik Law, P.C. 1500 Walnut Street Suite 900 Philadelphia, PA 19102	Email: mail@cibiklaw.com	
5.	Bankruptcy trustee	KENNETH E. WEST	Contact phone 215–627–1377	
	Name and address	Office of the Chapter 13 Standing Trustee 1234 Market Street – Suite 1813 Philadelphia, PA 19107	Email: ecfemails@ph13trustee.com	
	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office 8:30 A.M. to 5:00 P.M; Reading Office 8:00 A.M. to 4:30 P.M.	
			Contact phone (215)408–2800  Date: 6/1/22	
Φ.Γ.				
\$500 for 2 months, \$1700 for 58 months = \$99,600				

For more information, see page 2

Debtor Wanda Henry Case number 22–11141–elf

7. Meeting of creditors  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 20, 2022 at 10:00 AM  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	parties shall contact	rence.All interested,
8. Deadlines The bankruptcy clerk's office must receive these documents and any	Deadline to file a complaint to challenge dischargeability of certain debts:	Filing deadline: 9/1	8/22
required filing fee by the following deadlines.	You must file:  a motion if you assert that the debtors are not entitled to receive under U.S.C. § 1328(f), or	a discharge	
	<ul> <li>a complaint if you want to have a particular debt excepted from ounder 11 U.S.C. § 523(a)(2) or (4).</li> </ul>	discharge	
	Deadline for all creditors to file a proof of claim (except governmental units):	Filing deadline: 7/1	1/22
	Deadline for governmental units to file a proof of claim:	Filing deadline: 10/	/29/22
	Deadlines for filing proof of claim:  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="https://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.		
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	_	30 days after the conclusion of the meeting of creditors
9. Filing of plan	The debtor has filed a plan. This plan proposes payment to the trustee of \$500.00 The hearing on confirmation will be held on: 8/16/22 at 10:00 AM, Location: Courtroom #1, 900 Market Street,		
10. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, extend the deadline in this notice. Consult an attorney familiar with questions about your rights in this case.	you may file a motion a United States bankrup	asking the court to tcy law if you have any
11. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts belo according to a plan. A plan is not effective unless the court confirm plan and appear at the confirmation hearing. A copy of the plan, if the confirmation hearing is not indicated on this notice, you will be debtor will remain in possession of the property and may continue court orders otherwise.	s it. You may object to not enclosed, will be se sent notice of the confir	confirmation of the nt to you later, and if mation hearing. The
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exto creditors, even if the case is converted to chapter 7. Debtors mu You may inspect that list at the bankruptcy clerk's office or online a that the law does not authorize an exemption that debtors claimed,	st file a list of property of t https://pacer.uscourts	claimed as exempt. s.gov. If you believe
13. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debt However, unless the court orders otherwise, the debts will not be d are made. A discharge means that creditors may never try to collect as provided in the plan. If you want to have a particular debt except 523(a)(2) or (4), you must file a complaint and pay the filing fee in t you believe that the debtors are not entitled to a discharge of any of must file a motion by the deadline.	ischarged until all paym It the debt from the deb ted from discharge und he bankruptcy clerk's o	nents under the plan stors personally except er 11 U.S.C. § ffice by the deadline. If

Notice of Chapter 13 Bankruptcy Case page 2

Official Form 309I